

**ABSTRACT**

The invention relates to an apparatus (1) and a method (100) which form a universal identification means for a user party. The identification of the user can  
5 be made with respect to one of several second parties. The inventive apparatus consists of: a data input device (4, 5, 7, 8, 9, 11, 12, 13 and 15), a device for selecting the second party (4, 5, 7, 8, 9, 12, 13, 15) from a plurality of second parties in relation to which said user party can be identified, a data output device (2, 15) and a data processing device (14) comprising a storage device  
10 and an algorithm (60, 70) allowing to generate a variable identification code (10) which is specific to a given use by the user party and to disclose the code using the data output device (2, 15).